

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 09-19002**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rose M Mitchell  
7941 S Whipple Street  
Chicago, IL 60652-1628

Social Security / Individual Taxpayer ID No.:

xxx-xx-9593

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 9, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-19002

User: mrahmoun  
Form ID: bl8

Page 1 of 2  
Total Noticed: 55

Date Rcvd: Sep 09, 2009

The following entities were noticed by first class mail on Sep 11, 2009.

db Rose M Mitchell, 7941 S Whipple Street, Chicago, IL 60652-1628  
aty +Peter L Berk, Law Office of Peter L. Berk, 79 West Monroe, Suite 900,  
Chicago, IL 60603-4914  
tr +Gus A Paloian, Seyfarth, Shaw, Et Al, 131 South Dearborn Street, Suite 2400,  
Chicago, IL 60603-5863  
13961483 +ATG Credit LLC, PO Box 14895, Chicago, IL 60614-0895  
13961480 +Allied Interstate, PO Box 26808, Greensboro, NC 27429-6808  
13961479 +Allied Interstate, 300 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231  
13961481 +Americas Financial Choice, 2 W. Madison St., Oak Park, IL 60302-4204  
13961482 +Arm Professional Servi, 5250 Grand Avenue Ste 1, Gurnee, IL 60031-1877  
13961484 +Audit Systems Inc, 3696 Ulmerton Road, Suite 200, Clearwater, FL 33762-4237  
13961485 +Bay Area Credit Servic, 97 E Brokaw Rd, Suite 240, San Jose, CA 95112-4209  
13961486 +Calvary Portfolio Services, Attention: Bankruptcy Department, PO Box 1017,  
Hawthorne, NY 10532-7504  
13961487 +Capital Recovery, 4505 N Front Street, Harrisburg, PA 17110-1708  
14233688 Capital Recovery III LLC, c/o Recovery Management Systems Corp, Attn: Ramesh Singh,  
25 S.E. 2nd Avenue Ste 1120, Miami, FL 33131-1605  
13961488 +Cardiology Medical Group, 6625 S Pulaski Road, Chicago, IL 60629-5137  
13961489 Cardiovascular Consultants of IN, 7217 Indianapolis Blvd., Hammond, IN 46324-2213  
13961490 +City of Chicago, Office of City Clerk, 121 N LaSalle Street, Room 107,  
Chicago, IL 60602-1232  
13961491 +City of Chicago Dept of Revenue, Dept of Law, 30 N LaSalle, Suite 900,  
Chicago, IL 60602-3541  
13961492 +Collection Company of America, 700 Longwater Dr, Norwell, MA 02061-1796  
13961494 +Community Healthcare System, PO Box 3601, Munster, IN 46321-0751  
13961495 +Cortrust Bank, 500 E 60th Street N, Sioux Falls, SD 57104-0478  
13961497 +Dept Of Veterans Affairs, Po Box 11930, Saint Paul, MN 55111-0930  
13961496 +Dept of the Treasury, Financial Mngmnt Service, Birmingham, AL 35283-0794  
13961498 +Elite Recovery Services Inc, 255 Great Arrow Avenue, 2nd Floor, Suite 15,  
Buffalo, NY 14207-3027  
13961499 +Family Eye Physicians, 2850 West 95th Street, Suite 11, Evergreen Park, IL 60805-2727  
13961500 +Ford Motor Credit, Attn: Bowman Heintz et al., 8605 Broadway, Merrillville, IN 46410-7033  
13961501 +General Revenue Corp, PO Box 495999, Cincinnati, OH 45249-5999  
13961502 +Hayat Home Medical Equipment, 3518 West 95th Street, Evergreen Park, IL 60805-2105  
13961503 +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
13961504 +Illinois Collection Service, 8231 W. 185th St. Ste. 100, Tinley Park, IL 60487-9356  
13961505 +Illinois Collection Service Inc, PO Box 1010, Tinley Park, IL 60477-9110  
13961506 +Illinois Title Loans Inc, 10258 S Halsted, Chicago, IL 60628-1817  
13961509 +John H Stroger Jr Hospital, 1110 S Oakley, Annex Building, Chicago, IL 60612-4218  
13961510 +Jolas & Associates LLP, 202 1st Street NW, Mason City, IA 50401-3104  
13961511 +Komyatte & Casbon, 9650 Gordon Drive, Highland, IN 46322-2980  
13961512 +Little Company of Mary, 2800 West 95th Street, Evergreen Park, IL 60805-2795  
13961514 +Malcolm S Gerald and Assoc, 332 South Michigan Ave., Suite 600, Chicago, IL 60604-4219  
13961515 +Millenium Credit Consultants, PO Box 18160, Saint Paul, MN 55118-0160  
13961516 +Munster Radiology Group, 9201 Calumet Avenue, Munster, IN 46321-2807  
13961517 +NCO Financial Systems Inc, 507 Prudential Road, Horsham, PA 19044-2368  
13961518 +North Shore Agency, 270 Spagnoli Road, Melville, NY 11747-3516  
13961519 +Peoples Gas, C/O Bankruptcy Department, 130 E. Randolph Drive, Chicago, IL 60601-6302  
13961520 +Pulmonary Consultants SC, 12820 S Ridgeland Avenue, Suite B, Palos Heights, IL 60463-2389  
13961521 +Radiology Imaging Specialists, 39645 Treasury Center, Chicago, IL 60694-9600  
13961522 +Specified Credit Assn Inc, 3450 Bridgeland Drive, Suite F, Bridgeton, MO 63044-2605  
13961523 +St. Catherine Hospital, PO Box 3601, Munster, IN 46321-0751  
13961524 +Sylvia Lewis, 7819 South Paulina Street, Chicago, IL 60620-4420  
13961525 +Trustmark Recovery Services, 541 Otis Bowen Drive, Munster, IN 46321-4158  
13961526 +United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
13961527 +Van Gogh School Photographer, 401 E Cornell, Barrington, IL 60010-5098

The following entities were noticed by electronic transmission on Sep 09, 2009.

tr +EDI: QGAPALOIAN.COM Sep 09 2009 19:43:00 Gus A Paloian, Seyfarth, Shaw, Et Al,  
131 South Dearborn Street, Suite 2400, Chicago, IL 60603-5863  
13961478 +E-mail/PDF: NDICRISTOFANO@ARTHURADLER.COM Sep 10 2009 02:24:37 Adler & Associates,  
25 E. Washington, Suite 500, Chicago, IL 60602-1703  
13961482 +E-mail/Text: jkeller@armpros.com Arm Professional Servi,  
5250 Grand Avenue Ste 1, Gurnee, IL 60031-1877  
13961493 +E-mail/Text: legalasstsfoundationrgsts@exeloncorp.com ComEd Company,  
Customer Care Building, 2100 Swift Drive, Oak Brook, IL 60523-1559  
13961507 E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Sep 10 2009 02:22:01 Indiana Dept of Revenue,  
PO Box 0595, Indianapolis IN 46206-0595  
13961508 +E-mail/PDF: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Sep 10 2009 02:22:01  
Indiana Dept. of Revenue, Indiana Govt Center North, 100 N Senate Avenue,  
Indianapolis, IN 46204-2273  
13961513 +EDI: RESURGENT.COM Sep 09 2009 19:43:00 Lvnv Funding Llc, Po Box 740281,  
Houston, TX 77274-0281  
13961528 +EDI: CHASE.COM Sep 09 2009 19:43:00 Washington Mutual, PO Box 660022,  
Dallas, TX 75266-0022

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1  
Case: 09-19002

User: mrahmoun  
Form ID: b18

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Total Noticed: 55

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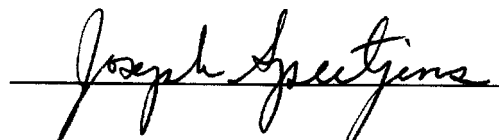
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.